

Overview of Public Employees' Health Plan (PEHP)

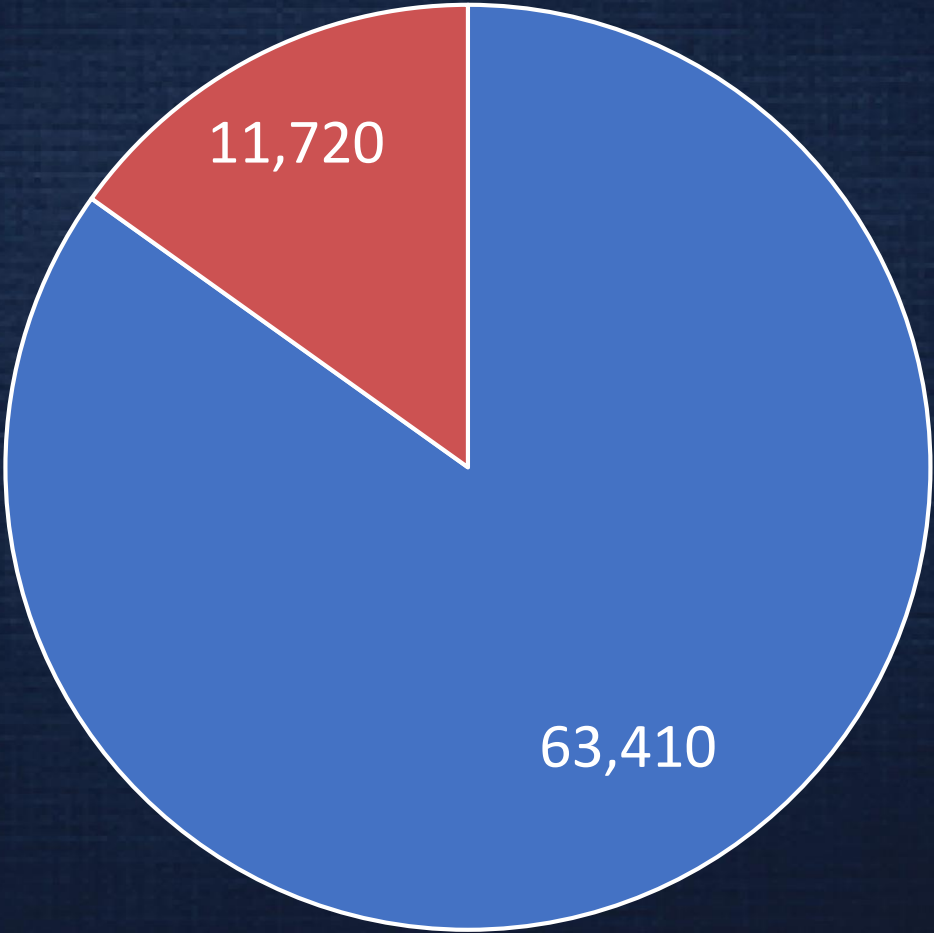
*Retirement Committee
June 20, 2019*

Products Administered



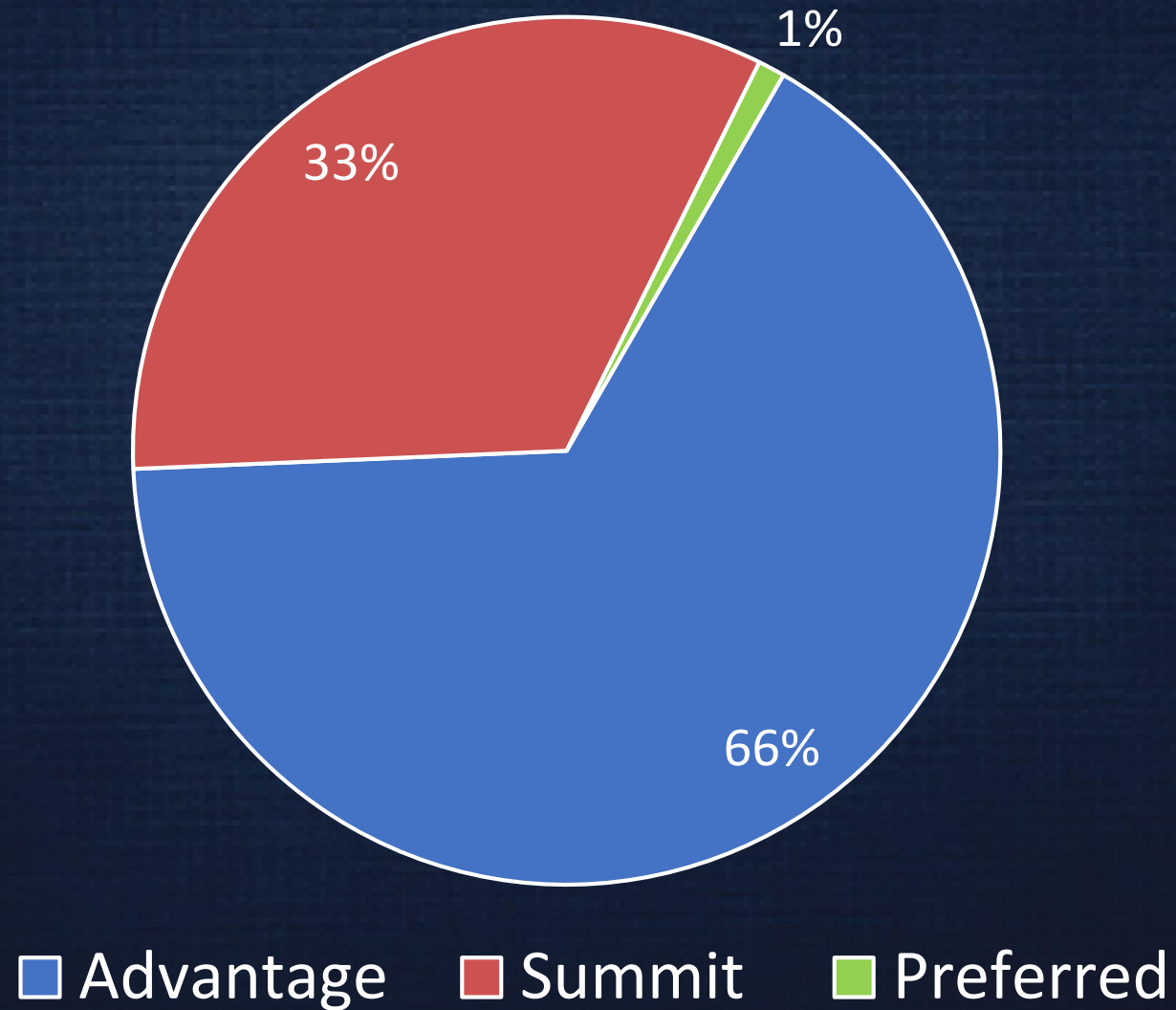
- Medical
- Dental
- Life
- Accidental Death and Disability
- Long-term Disability

Utah Medical Pool of 75,000 Members



State Quasi State

Three Provider Networks



Three Primary Plan Options



- **Traditional Plan**

- \$350/\$700 Deductible | \$25/\$35/\$45 Copays | 80/20 Coinsurance | \$3000/\$9000 Max
- **8% Employee Premium Contribution**

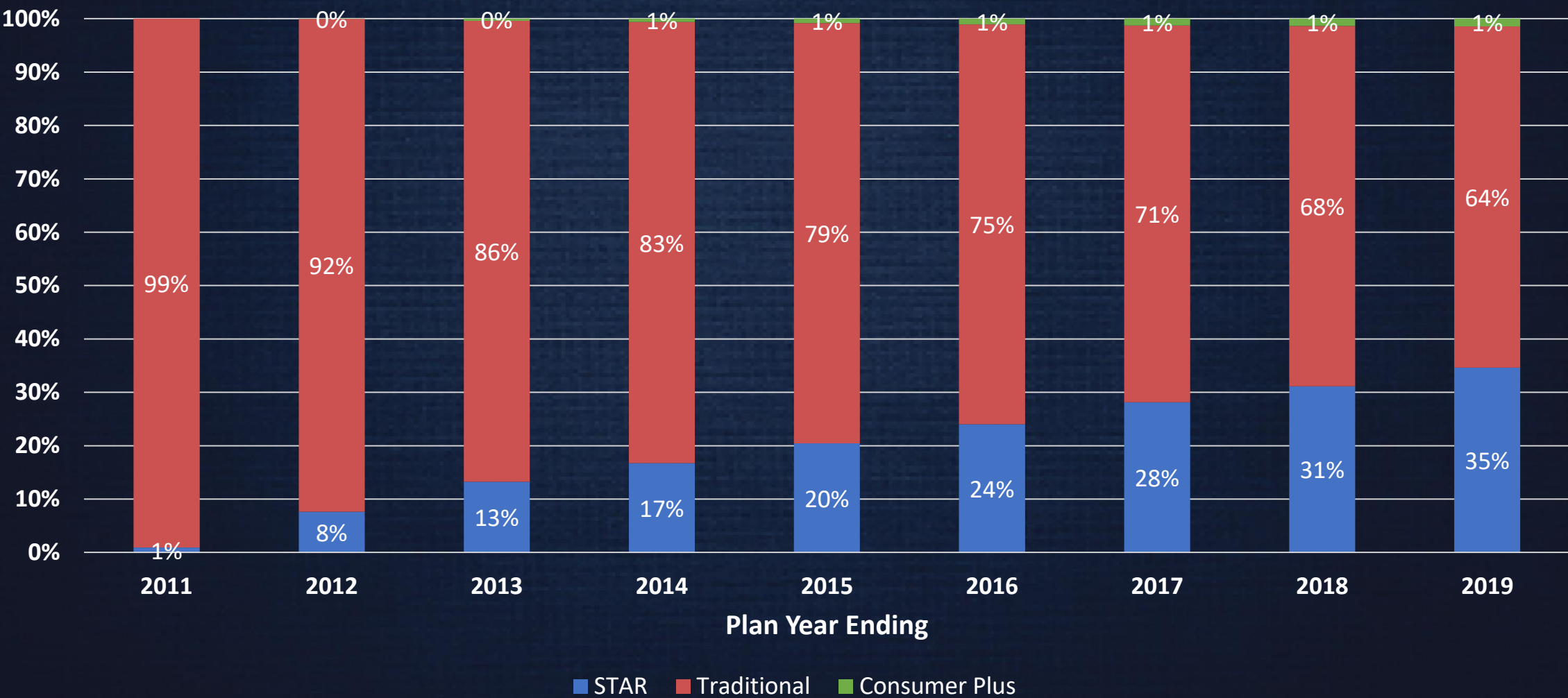
- **HSA-Qualified STAR Plan**

- \$1500/\$3000 Deductible | 80/20 Coinsurance | \$2500/\$7500 Max Out-of-Pocket
- **\$792/\$1584 Employer HSA Contribution**
- **No Employee Premium Contribution**

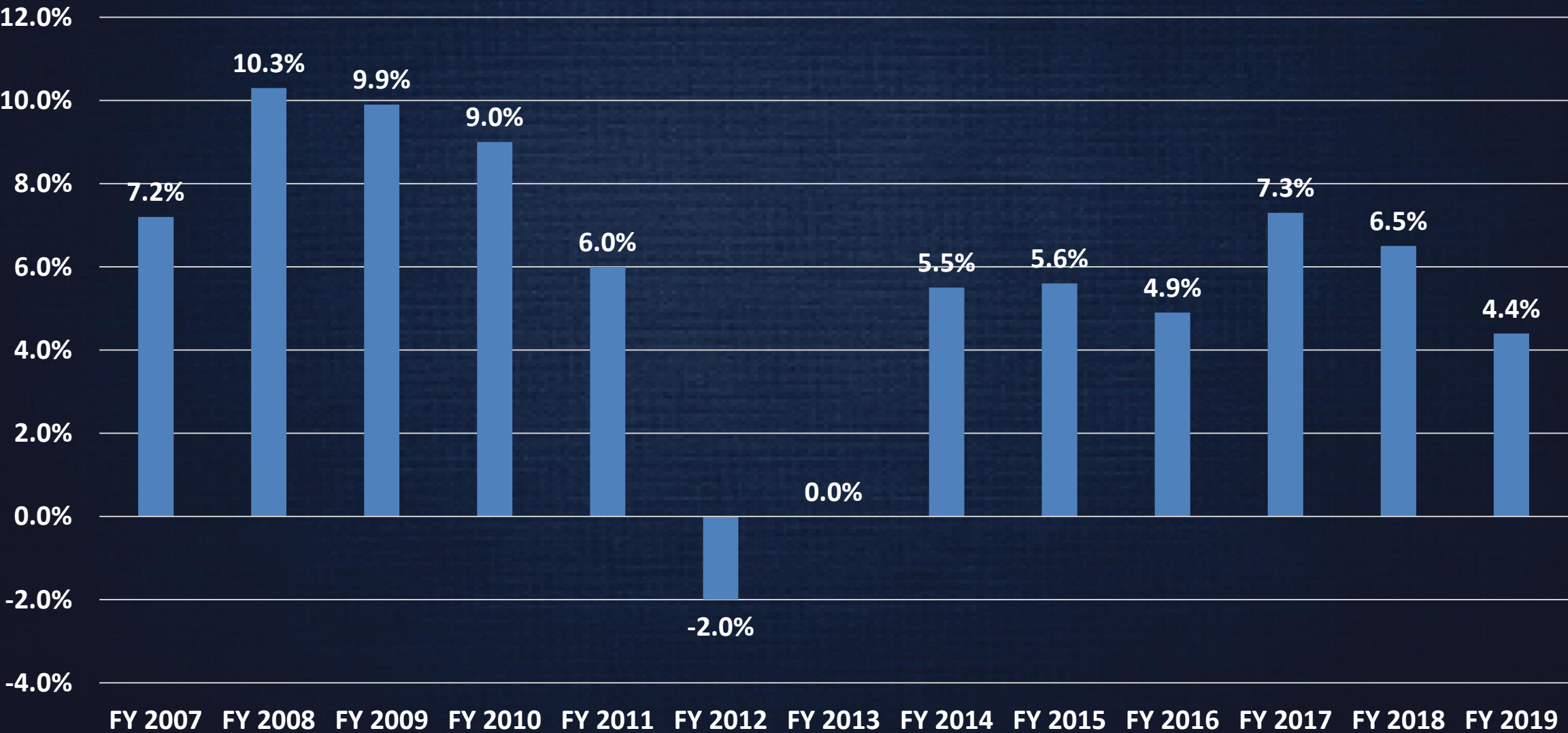
- **HSA-Qualified Consumer Plus**

- \$3000/\$6000 Deductible | 70/30 Coinsurance | \$6050/\$12,100 Max Out-of-Pocket
- **\$1825/\$3650 Employer HSA Contribution**
- **No Employee Premium Contribution**

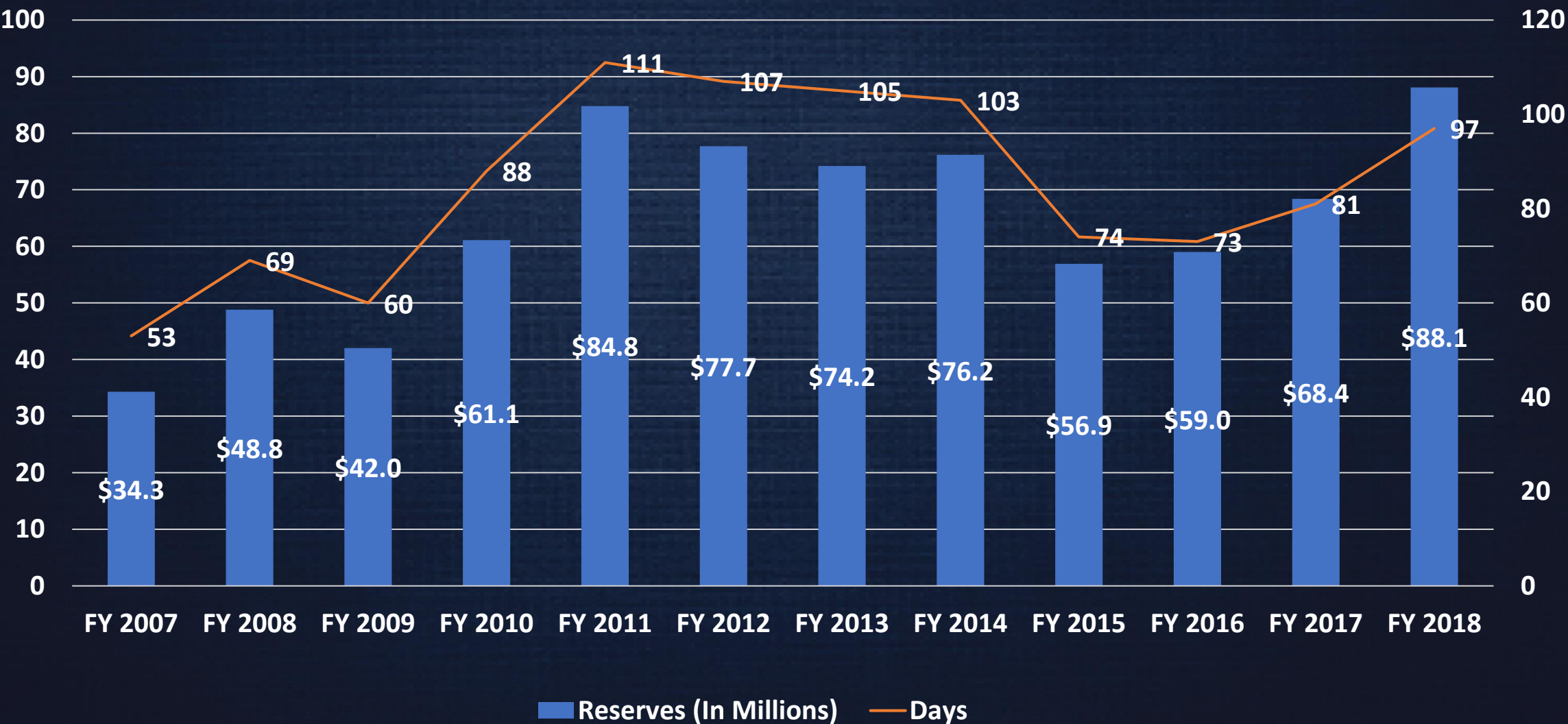
Migration to STAR HSA Plan



Medical Renewal History



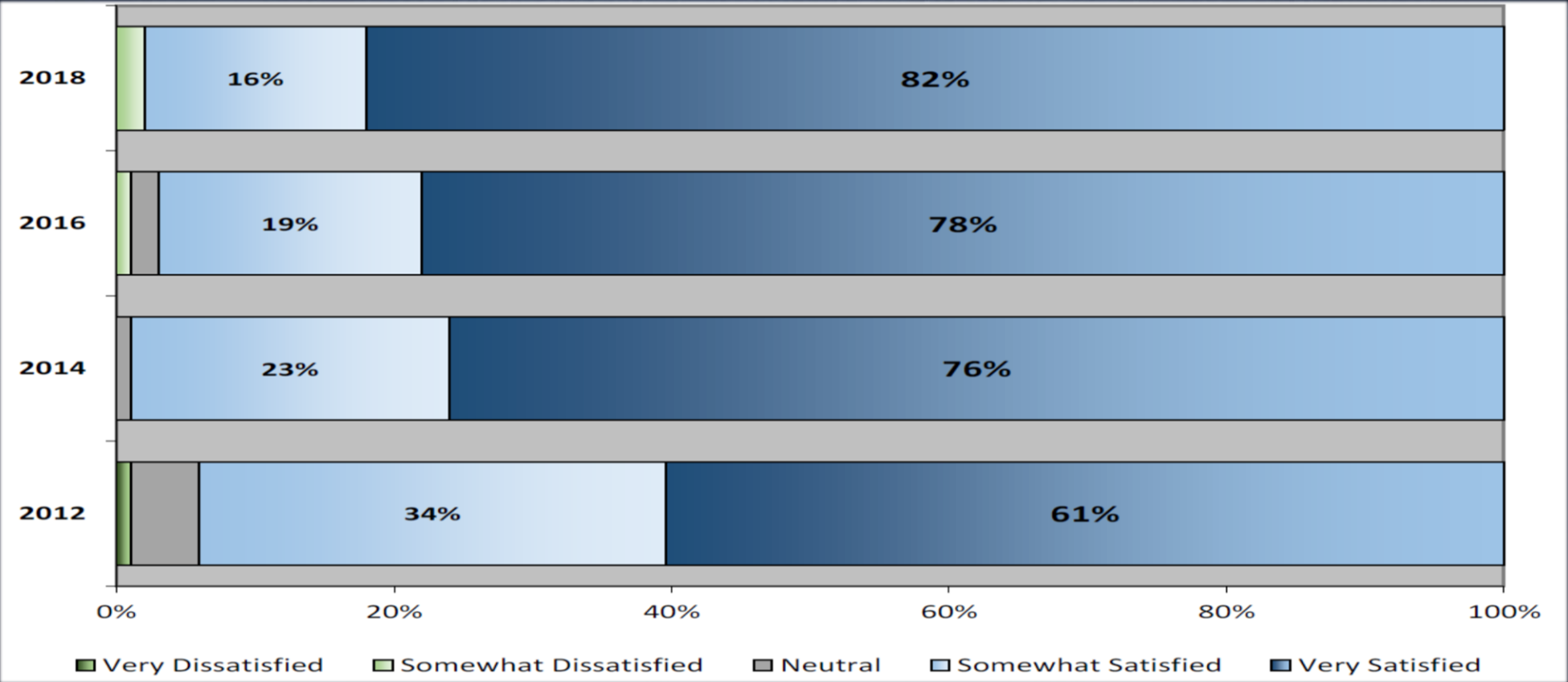
Medical Reserve History



Sponsor Satisfaction Survey



98% of employers are satisfied with PEHP, 82% being “very satisfied”



Member Satisfaction Survey



89% of members are satisfied with PEHP, 58% being “very satisfied”

	2009	2011	2013	2015	2017
TOTAL DISSATISFIED	14%	16%	5%	9%	4%
Very Satisfied	43%	32%	48%	48%	58%
TOTAL SATISFIED	81%	76%	86%	87%	89%

Industry benchmark satisfaction 72% (ASCI)

Find & Compare Costs for Treatment



 Find a Provider

 Find a Facility

 Find & Compare Costs **New!**

Compare costs of medical services performed at different facilities and by different providers. [Learn More](#)

Treatment Name or Billing Code

Please enter a treatment name or billing code

Search

Popular Searches

Colonoscopy	Carpal Tunnel Surgery	Hip/Leg/Knee MRI	Knee Replacement
Cataract Surgery	Kidney Stones	Abdominal CT Scan	IUD Insertion
Ear Tubes	Brain MRI	Birth Vaginal Delivery	Remove tonsils and adenoids
Knee Scope	Shoulder/Arm MRI	Birth C-Section	
Deviated Septum	Back MRI	Vasectomy	

Browse Categories

Conditions	Lab
Other	Radiology
Surgery	Test/Screening
Vaccinations	Visits

See Common Costs at Different Locations



TREATMENT COSTS

Network: Summit Network



Search

Colonoscopy

Customer Service ▾

801-366-7555 (TTY:711)

Search Results for: Intestinal exam (colonoscopy)

Facility Type		Common Cost ?
Office or Clinic		
	View	\$1,057
Physician		\$1,057
Ambulatory Surgical Center		
	View	\$1,673
Facility		\$1,187
Physician		\$486
Outpatient Hospital		
	View	\$2,579
Facility		\$2,195
Physician		\$384

Your Current Benefit Limits

Deductible

User, Test	\$0.00 of \$350.00
Doe, Baby John	\$0.00 of \$350.00

Out-Of-Pocket

User, Test	\$0.00 of \$3,000.00
Doe, Baby John	\$0.00 of \$3,000.00

[View your full Benefit Summary](#)

Find Cash Back Opportunities



RESULTS

Network: Summit Network

Home Search Colonoscopy Intestinal exam (colonoscopy)

Customer Service 801-366-7555 (TTY:711)

Search Results for: Ambulatory Surgical Center

We found 11 facilities

10 Items per page



Located Near Zip Code

Search Radius

Enter Zip Code

Search Radius slider

Submit

Provider ↓	Location ↓	Cost	
		Common ↓	Range
CENTRAL UTAH SURGICAL CENTER 	PROVO, UT		 Doctors/Locations
Costs based on 10+ claims			
Facility		\$398	\$380 - \$398
Laboratory		\$0	\$0 - \$70
Physician		\$426	\$395 - \$504
Total		\$824	\$823 - \$853

Cash Back Opportunity
Must contact PEHP *before* receiving services. Call 801-366-7555 to apply or submit the [Cash Back Form](#) via the Message Center (Cash Back) to start your application.

Changes for 2019-2020 Plan Year



- Ability to Convert 50% of HSA Contribution into Cash
 - Employee is responsible for all taxes to keep cost neutral
- First-dollar Coverage of Certain Preventive Drugs for STAR HSA Plan
 - Reduces member costs and increases drug adherence